

Bank need to provide great experiences, operate with lower cost, and have higher quality operations and improved security

Digital front office

Digitalized processes to drive agility, faster execution / customer onboarding and world class omni-channel experience

Flexible portfolio

More flexible, on-demand offerings with rapidly updating value propositions, incorporating best of breed from ecosystem partners

Ecosystem strategy

New Fintech partnerships to deliver exceptional customer experiences and non differentiated core processes delivered through external utilities to increase efficiency



Platform bank

Radically transformed back office

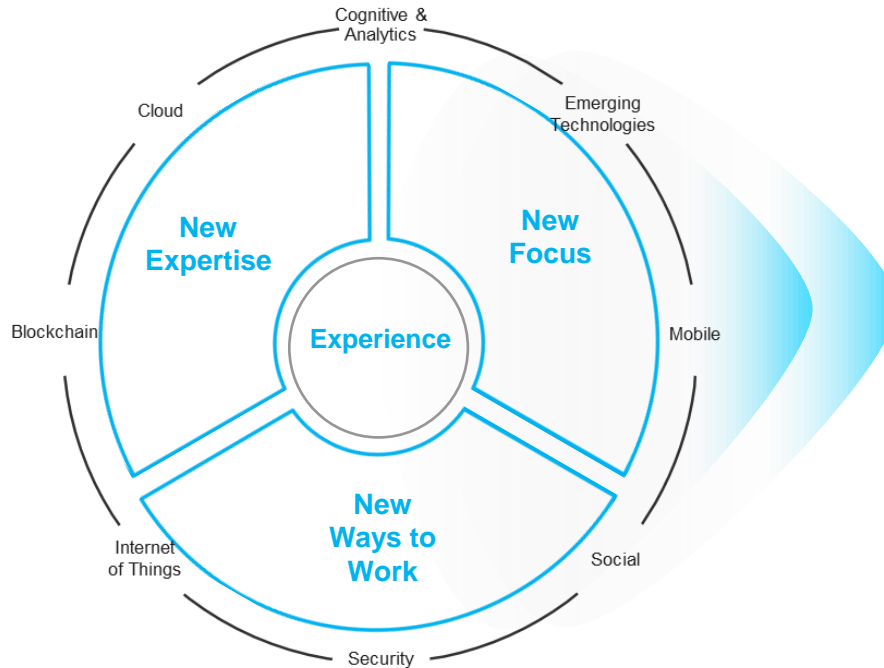
Combination of cloud, automation, cognitive and blockchain to radically simplify processes, increase agility, drive substantial structural cost reduction

Secure operations

More secure operations, reduced risk and dramatically enhanced regulatory compliance enabled through blockchain and cognitive



What to do



What to do

Embrace digital drivers

New focus: Employ advanced analytics across organization and build new business models

New expertise: Build the right talent for an agile and innovative organization and actively participates in ecosystems

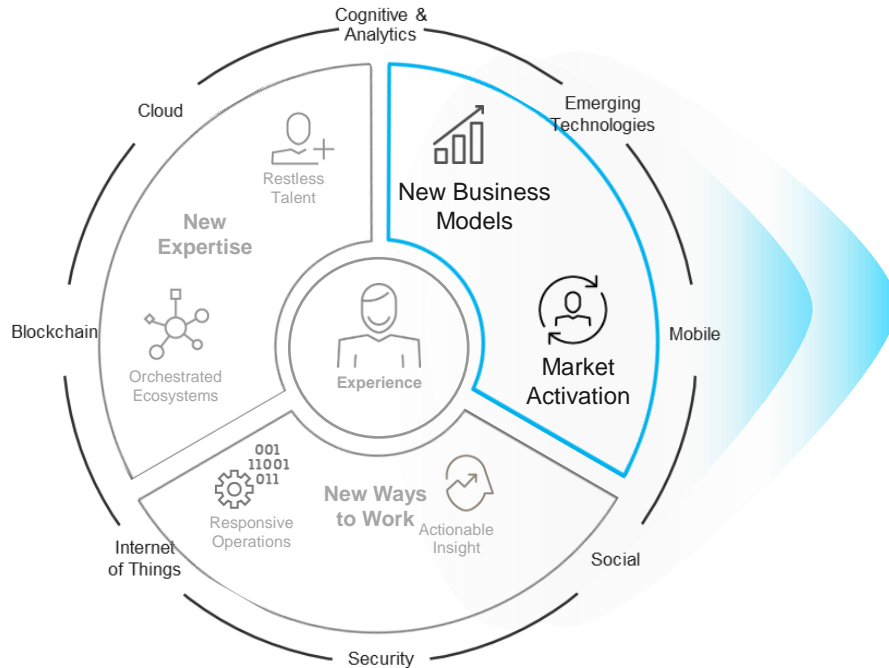
New ways to work: Digitize product, services and processes across organization and employ design driven innovation

New experiences: Create experiences that customers desire and want



Acquire new focus through business models and insights

What to do: *new focus*



New business models

Develop new ways of realizing and monetizing value

Spawn new business models, financing and risk assessment

Market activation

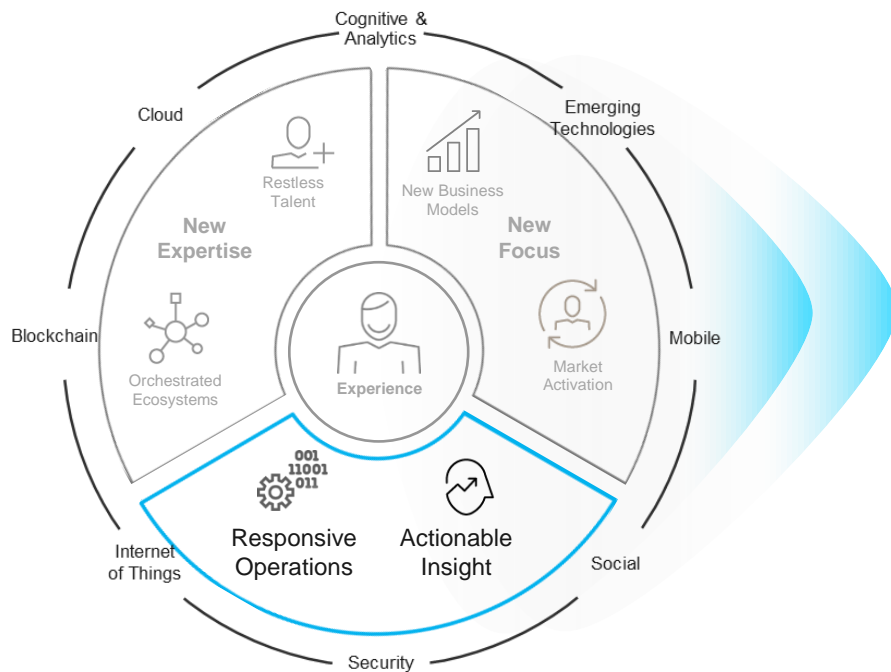
Create the strategy and execution plan for delivering experiences to the market

Engage and monetize customer relationships



Develop new ways of working through innovation

What to do: *new ways to work*



Responsive operations

Digitize products, services and processes to redefine experiences with customers

Leverage predictive analytics, cognitive computing, Internet of Things and automation

Actionable insights

Employ predictive and advanced analytics to optimize both experience and operations

Leverage cognitive analytics to create deep and advanced competitive differentiation



Build new expertise directly or through business ecosystems

What to do: *new expertise*



Restless talent

Identify, retain and build the right talent for a digital organization

Create a culture of design thinking, agile working and experimentation

Orchestrated ecosystems

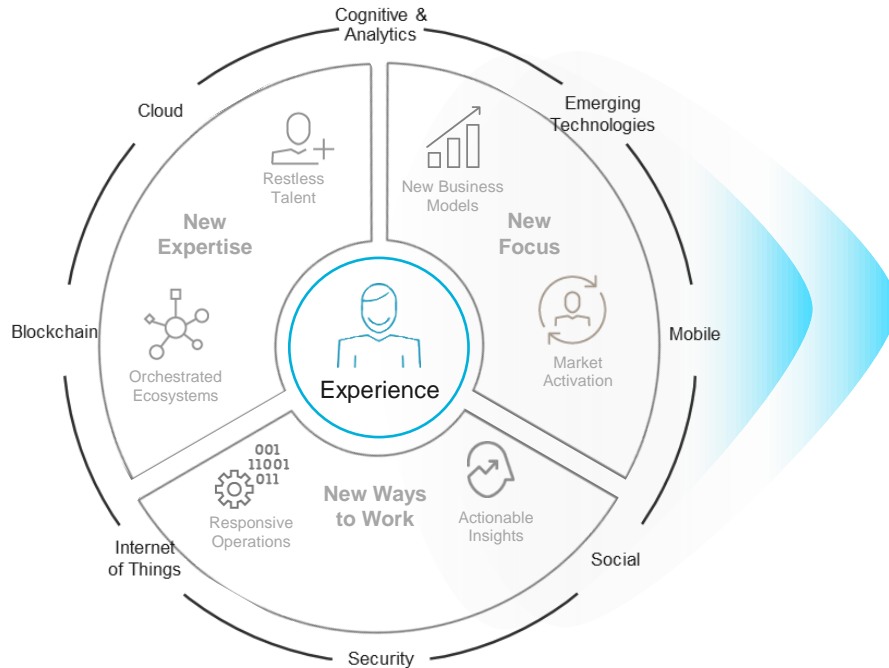
Decapitalize infrastructure and leverage partnering and full network strengths

Develop novel relationships that unleash new sources of value



Design differentiated experiences

What to do: *experience*



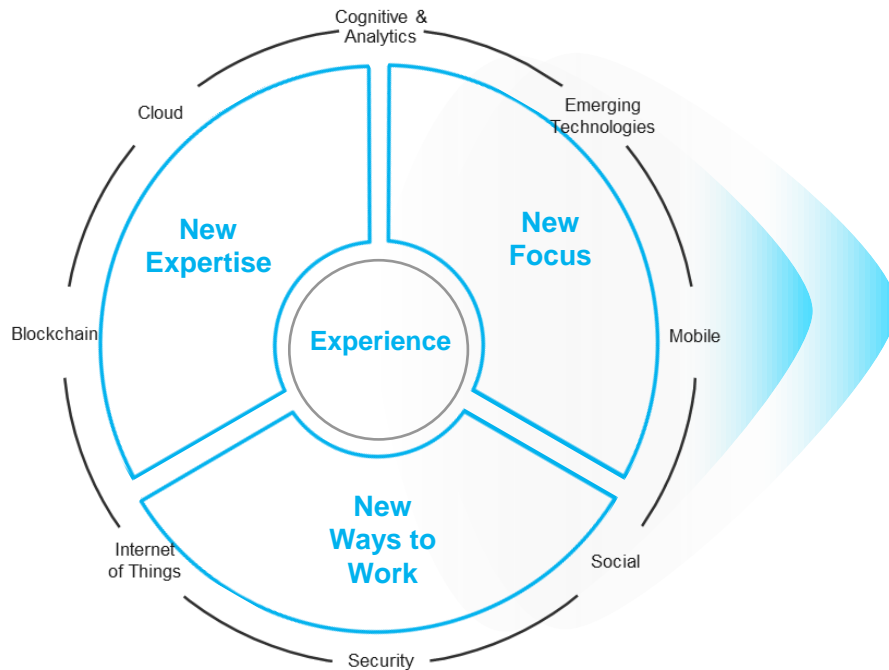
Experience

Create differentiated experience for customers, employees and others

Use differentiated experiences to drive the way the organization works (people, process and technology)



How to make it happen



How to make it happen

Envision: Use design thinking to understand customers, brainstorming ideas and visualizing scenarios

Create: Create prototypes using agile development, test them with customers, and get them to market

Deepen: Augment capabilities and continue to build and deploy applications aligned to the target operating model and ecosystem strategy

Orchestrate: Build a robust team to guide the program, and ensure embrace of holistic reinvention, not a series of point solutions

